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United States Bankruptcy Court

District of New Jersey

Franchot Persaud	}	15-26707
Debtors	}	
	}	Chapter 13

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Debtor Certification

I Franchot Persaud, hereby certify under penalty of laws as follows:

1. My chapter 13 was confirmed on 6/15/2016. It was since modified.
2. This past November 2017, I had a fire in my basement of my home. I have been out of the home ever since.
3. I have had the insurance adjusters come evaluate the damage. They are sending me a check in the amount approximately \$71,000 for repairs.
4. This disruption in temporarily relocating my family is the cause for falling behind in my mortgage payments.
5. I am now settled and able to resume my trustee payments.
6. My attorney is filing a modified chapter 13 plan to bring my payments current and to resume in March 2018.

Therefore; I pray to the Court deny the Motion to dismiss filed by the U. S Trustee on January 29 2018

/s/ Franchot Persaud

Franchot Persaud

January 30, 2018